

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security

Assumption of Executory Contract or unexpired Lease

Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Salvatore Caravello, Jr.
Tara Caravello

Case No.:

21-14200

Judge:

MBK

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: 09/16/2024
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7 c.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: 7a / 7b / 7 c.

Initial Debtor(s)' Attorney: /s/RCL Initial Debtor: /s/SC Initial Co-Debtor: /s/TC

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 515.00 monthly for 12 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 568.00 per month for 27 months; \$ 587.00 per month for 21 months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering real property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also

Part 4.

If a Creditor filed a claim for arrearages, the arrearages will / will not be paid by the Chapter 13

Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/SC Initial Co-Debtor: /s/TC

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750.00 (pd)
DOMESTIC SUPPORT OBLIGATION		
Charles B. Sweeney	Administrative	\$750.00 (pd)
ATTORNEY FEE (supplemental post-confirmation fees, subject to approval by the Court)	Administrative	\$900.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
					Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Legacy Vacation Club	Resort World of Orlando (timeshare)	unknown	surrendered in full satisfaction of debt/lien

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Fifth Third Bank (1st mtg)	540 Bryn Mawr Drive, Brick, NJ
PNC Bank (home equity line)	540 Bryn Mawr Drive, Brick, NJ
American Honda Financial Services	2021 Honda Pilot

g. Secured Claims to be Paid in Full Through the Plan: NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Capital One Auto Finance	2015 Chevrolet Silverado	\$22,095.00	3.84%	\$23,219.00

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ 0 _____ to be distributed *pro rata*

Not less than _____ percent

Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis For Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims
- 5) General unsecured claims
- 6)

d. Post-Petition Claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 06/22/2021.

Explain below **why** the plan is being modified:

Debtors have received a final loan modification on first mortgage.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: 09/16/2024

/s/Salvatore Caravello, Jr.
Debtor

Date: 09/16/2024

/s/Tara Caravello
Joint Debtor

Date: 09/16/2024

/s/Cameron Legg
Attorney for the Debtor(s)

In re:
Salvatore Caravello, Jr.
Tara Caravello
Debtors

Case No. 21-14200-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Oct 01, 2024

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Salvatore Caravello, Jr., Tara Caravello, 540 Bryn Mawr Drive, Brick, NJ 08723-5012
app	+ Charles Sweeney, Sea Girt Appraisal Services, POB 93, Sea Girt, NJ 08750-0093
519217002	+ Comenity/BJS, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217024	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 01 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 01 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519219230	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 01 2024 20:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519216988	+ Email/Text: ally@ebn.phinsolutions.com	Oct 01 2024 20:50:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
519216989	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 01 2024 20:52:00	American Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
519216990	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 01 2024 20:50:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519216991	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 01 2024 20:50:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
519257584	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 01 2024 20:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519216992	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 01 2024 21:04:54	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216993	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 01 2024 21:15:12	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
519221837	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 01 2024 21:03:52	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519255308	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 01 2024 21:15:14	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519244884	+ Email/PDF: ebn_ais@aisinfo.com	Oct 01 2024 21:04:32	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-3

User: admin

Page 2 of 4

Date Recd: Oct 01, 2024

Form ID: pdf901

Total Noticed: 63

519264968	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2024 21:15:13	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519216997	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2024 21:04:58	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519216996	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 01 2024 21:04:26	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519216999	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
519216998	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519217001	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
519217000	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217003	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519217004	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	Comenity/MPRC, Po Box 182120, Columbus, OH 43218-2120
519217006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
519217005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 01 2024 20:51:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
519217008	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
519217007	Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
519266401	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 01 2024 20:52:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114
519217009	+ Email/Text: bankruptcy@firstelectronic.com	Oct 01 2024 20:52:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519217010	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 01 2024 20:52:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
519217011	+ Email/Text: bankruptcy@greenskycredit.com	Oct 01 2024 20:50:00	Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451
519217013	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 01 2024 20:51:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
519216994	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 01 2024 21:03:49	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519216995	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 01 2024 21:15:28	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519247029	+ Email/Text: RASEBN@raslg.com	Oct 01 2024 20:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519217014	+ Email/Text: PBNCNotifications@perituservices.com	Oct 01 2024 20:50:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519217015	+ Email/Text: PBNCNotifications@perituservices.com	Oct 01 2024 20:50:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519261200	+ Email/Text: bankruptcy@legacyvacationresorts.com	Oct 01 2024 20:52:00	Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021

District/off: 0312-3

User: admin

Page 3 of 4

Date Recd: Oct 01, 2024

Form ID: pdf901

Total Noticed: 63

519217017	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 01 2024 20:51:00	Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366
519217018	^ MEBN	Oct 01 2024 20:51:42	Nissan Motor Acceptance Corp/Infiniti, c/o Vital Recovery Services, LLC, PO Box 923747, Norcross, GA 30010-3747
519217016	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 01 2024 20:51:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519266215	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519217021	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519217022	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	PNC Mortgage, Po Box 8703, Dayton, OH 45401
519217019	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
519217020	Email/Text: Bankruptcy.Notices@pnc.com	Oct 01 2024 20:50:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
519273452	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2024 21:04:33	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519257522	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 01 2024 21:04:03	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519267326	Email/Text: bnc-quantum@quantum3group.com	Oct 01 2024 20:52:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519234397	Email/Text: bnc-quantum@quantum3group.com	Oct 01 2024 20:52:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519267327	Email/Text: bnc-quantum@quantum3group.com	Oct 01 2024 20:52:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519217023	+ Email/Text: DeftBkr@santander.us	Oct 01 2024 20:52:00	Santander, PO Box 12646, Reading, PA 19612-2646
519217026	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:11	Syncb/HSN, Po Box 965017, Orlando, FL 32896-5017
519217025	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:15:12	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519218485	+ Email/PDF: ebn_ais@aisinfo.com	Oct 01 2024 21:04:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519217027	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:15:17	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519217028	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:15:16	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
519217029	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:15:21	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519217030	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:15	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
519217031	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 01 2024 21:04:41	Synchrony Bank/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519217012		Greensky Llc
519261201	*+	Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021
519267315	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marisa Myers Cohen	on behalf of Creditor Fifth Third Bank National Association nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Matthew K. Fissel	on behalf of Creditor Fifth Third Bank National Association wbefcf@brockandscott.com, matthew.fissel@brockandscott.com
Robert Cameron Legg	on behalf of Joint Debtor Tara Caravello courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor Salvatore Caravello Jr. courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9